

**Information to identify the case:**

Debtor 1	<b>Samuel M. DiFatta</b>	Social Security number or ITIN	<b>xxx-xx-5851</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Mary L. DiFatta</b>	Social Security number or ITIN	<b>xxx-xx-5378</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-26201-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel M. DiFatta

Mary L. DiFatta

7/17/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Samuel M. DiFatta  
Mary L. DiFatta  
DebtorsCase No. 12-26201-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: 3180WPage 1 of 3  
Total Noticed: 54

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb  
cr +Samuel M. DiFatta, Mary L. DiFatta, 1015 Cambridge Street, Natrona Heights, PA 15065-1007  
+DEUTSCHE BANK NATIONAL TRUST COMPANY, C/O SHELLPOINT MORTGAGE SERVICING, PO BOX 10826,  
GREENVILLE, SC 29603-0826

cr +Deutsche Bank National Trust Company, as Trustee,, P.O. Box 65450,  
Salt Lake City, UT 84165-0450

cr United States of America, United States Department, U. S. Post Office & Courthouse,  
Pittsburgh, PA 15219

13540868 +ACS, P.O. Box 9500, Wilkes Barre, PA 18773-9500

13540869 +AES/PhEAA, P.O. Box 8147, Harrisburg, PA 17105-8147

13540870 +Allegheny Valley Hospital, P.O. Box 644896, Pittsburgh, PA 15264-4896

13540875 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421

14354708 DEUTSCHE BANK NATIONAL TRUST COMPANY, SERIES, 2007-WMC1, Shellpoint Mortgage Servicing,  
PO BOX 10826 Greenville, SC 29603-0826

13575633 +Deutsche Bank National Trust Company,, By and Through its Loan Servicing Agent,,  
Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450

13546272 +FORD MOTYOR CREDIT COMPANY, C/O SKLAR ~ MARKIND, 102 BROWNING LN, BLDG B, STE 1,  
CHERRY HILL NJ 08003-3195

13540879 +First Data Global Leasing, P.O. Box 407092, Fort Lauderdale, FL 33340-7092

13540880 +First Equity Card, P.O. Box 740933, Dallas, TX 75374-0933

13540881 First Equity Card Corp, P.O. Box 23209, Columbus, GA 31902

13540888 Internal Revenue Service, William S. Moorehead Building, 100 Liberty Avenue,,  
Suite 705, Insolvency Unit, Pittsburgh, PA 15222-3714

13540890 Key Bank, P.O. Box, Cleveland, OH 44101

13540892 +Monterey Collections, 4095 Avenida De La Plata, Oceanside, CA 92056-5802

13568487 PNC Bank, N.A. on behalf of, Education Credit Management Corp/VA, ECMC, PO Box 75906,  
St Paul, MN 55175

13562316 Sallie Mae Inc. on behalf of ECMC, ECMC, P.O Box 75906, St. Paul, MN 55175

13540900 +Spinnaker Resorts, Spinnaker Flexible Ownership, P.O. Box 29352, Phoenix, AZ 85038-9352

13540901 +State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250

13540902 +Title 11 Funding of California, Inc., Attn: Brandi Dominguez, 10 Orchard, Suite 100,  
Lake Forest, CA 92630-8308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2018 02:24:24 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Jul 18 2018 05:53:00 NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028

cr +EDI: PRA.COM Jul 18 2018 05:53:00 PRA Receivables Management, LLC, POB 41067,  
NORFOLK, VA 23541-1067

13543327 +EDI: OPHSUBSID.COM Jul 18 2018 05:58:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13540871 +EDI: OPHSUBSID.COM Jul 18 2018 05:58:00 Candica LLC, c/o Weinstein & Riley,  
2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

13540872 +EDI: CAPITALONE.COM Jul 18 2018 05:58:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281

13540873 +EDI: CAPITALONE.COM Jul 18 2018 05:58:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083

13540874 +EDI: CHASE.COM Jul 18 2018 06:03:00 Chase, Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153

13540876 +E-mail/Text: studentaccounts@duq.edu Jul 18 2018 02:24:09 Duquesne University,  
Attn: Collections Dept, 600 Forbes Avenue, Pittsburgh, PA 15282-0001

13559982 EDI: ECMC.COM Jul 18 2018 05:53:00 ECMC, P.O. BOX 75906, St. Paul, MN 55175

13540877 +E-mail/Text: bankruptcy@erieinsurance.com Jul 18 2018 02:25:29 Erie Insurance,  
Attn: Collection Dept, 100 Erie Insurance Place, Erie, PA 16530-9000

13540878 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 18 2018 02:23:42 First Commonwealth Bank,  
Attn: Legal Department, 654 Philadelphia Street, Indiana, PA 15701-3930

13540882 +EDI: FORD.COM Jul 18 2018 06:03:00 Ford Motor Credit Company, P.O. Box 6508,  
Mesa, AZ 85216-6508

13540883 +EDI: RMSC.COM Jul 18 2018 05:58:00 GEMB/Care Credit, P.O. Box 981127,  
El Paso, TX 79998-1127

13540884 +EDI: RMSC.COM Jul 18 2018 05:58:00 GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400

13540885 +EDI: HFC.COM Jul 18 2018 05:58:00 HSBC Bank, P.O. Box 17313, Baltimore, MD 21297-1313

13540886 +EDI: HFC.COM Jul 18 2018 05:58:00 HSBC Mastercard, P.O. Box 17051,  
Baltimore, MD 21297-1051

13540889 EDI: RMSC.COM Jul 18 2018 05:58:00 JC Penney/GEMB, PO Box 981131,  
El Paso, TX 79998-1131

13540891 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 18 2018 02:24:54 Keybank USA,  
P.O. Box 94917, Cleveland, OH 44101-4917

14017629 EDI: AISACG.COM Jul 18 2018 05:53:00 NCEP, LLC by AIS Data Services, LP as agent,  
PO Box 4138, Houston, TX 77210-4138

13540893 EDI: PRA.COM Jul 18 2018 05:53:00 Portfolio Recovery Associates,  
120 Corporate Boulevard, Suite 1, Norfolk, VA 23502

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Jul 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13566739 EDI: PRA.COM Jul 18 2018 05:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13632832 +EDI: RESURGENT.COM Jul 18 2018 06:03:00 PYOD, LLC its successors and assigns as assignee, of CR Evergreen, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
13540887 E-mail/Text: rmbncreports@supermedia.com Jul 18 2018 02:24:37 Idearc Media, 5601 Executive Drive, Irving, TX 75038  
13540898 +EDI: NAVIENTFKASMSERV.COM Jul 18 2018 05:53:00 Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
13546473 +EDI: DRIV.COM Jul 18 2018 05:53:00 Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284  
13540899 +E-mail/Text: jennifer.chacon@spservicing.com Jul 18 2018 02:25:38 Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450  
13567159 EDI: BL-TOYOTA.COM Jul 18 2018 05:53:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14277003 +E-mail/Text: electronicbkydocs@nelnet.net Jul 18 2018 02:24:41 U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
13565776 +EDI: OPHSUBSID.COM Jul 18 2018 06:03:00 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13540903 +EDI: VERIZONCOMB.COM Jul 18 2018 05:58:00 Verizon, P.O. Box 920041, Dallas, TX 75392-0041  
13540905 EDI: RMSC.COM Jul 18 2018 05:58:00 WalMart/GEMB, PO Box 530927, Atlanta, GA 30353-0927  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Deutsche Bank National Trust Company, as Trustee,  
cr Deutsche Bank National Trust Company, et al  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13540896\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502)  
13540897\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502)  
13540894\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502)  
13540895\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502)  
13571077\* +Vermont Student Assistance Corporation, P.O. Box 777, Winooski, VT 05404-0777  
13540904 ###Vermont Student Assistance Corp, P.O. Box 777, Winooski, VT 05404-0777  
13540906 ###Zamias Services Inc, 300 Market Street, Johnstown, PA 15901-1702  
TOTALS: 2, \* 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Jul 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 alubin@milsteadlaw.com, bkecf@milsteadlaw.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Deutsche Bank National Trust Company, et al bkgroup@kmlawgroup.com  
Kristen D. Little on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, By and Through its Loan Servicing Agent, Select Portfolio Servicing, Inc. pabk@logs.com  
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul E. Skirtich on behalf of Creditor United States of America, United States Department of Education Paul.Skirtich@usdoj.gov,  
Patricia.Fitzgerald@usdoj.gov;Deborah.Verrilla@usdoj.gov;caseview.ecf@usdoj.gov;USAPAW.ecfcivil@usdoj.gov  
Richard P. Gainey on behalf of Plaintiff Samuel M. DiFatta richard.gainey@comcast.net, difattal015@comcast.net  
Richard P. Gainey on behalf of Debtor Samuel M. DiFatta richard.gainey@comcast.net, difattal015@comcast.net  
Richard P. Gainey on behalf of Plaintiff Mary L. DiFatta richard.gainey@comcast.net, difattal015@comcast.net  
Richard P. Gainey on behalf of Joint Debtor Mary L. DiFatta richard.gainey@comcast.net, difattal015@comcast.net  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott A. Dietterick on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 13